


From: Michele Tuzik mtuzik@lrwindsor.com 
Subject: RE: 2726 W Cortez Condo Quote
Date: July 13, 2022 at 11:54 AM
To: Melinda Young mekadunc@gmail.com
Cc: m.kadunc@comcast.net

MT

Hello Melinda,

Same issue with the D&O; we need to wait until the one claim is closed out.
The current D&O Policy will need to stay as is.

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 736-1463-Direct Line
P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com



From: Michele Tuzik
Sent: Thursday, June 2, 2022 3:51 PM
To: Melinda Young <mekadunc@gmail.com>
Cc: m.kadunc@comcast.net
Subject: RE: 2726 W Cortez Condo Quote

Hello Melinda,

I am not having any luck on the Building Coverage that is currently w/ State Farm. That will still have to stay there. We can try again next year.
Hopefully that one open claim will be closed by then. Cross our fingers.

I am still working on the D&O options.

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com



From: Michele Tuzik
Sent: Thursday, May 26, 2022 1:11 PM
To: Melinda Young <mekadunc@gmail.com>

Cc: m.kadunc@comcast.net

Subject: RE: 2726 W Cortez Condo Quote

Yes—actually for Cincinnati; that loss run request has to come through us to the carrier; not the insured to the carrier. So they reached out to me checking.

Technically, agents are the ones that need to request loss runs not the insured. So the issue with Erie may be you need to get in touch with the agent that wrote that policy so they can request and send to you. Which may be why you have not received yet.

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201

F: (312) 275-7688

mtuzik@lrwindsor.com



From: Melinda Young <mekadunc@gmail.com>

Sent: Thursday, May 26, 2022 1:09 PM

To: Michele Tuzik <mtuzik@lrwindsor.com>

Cc: m.kadunc@comcast.net

Subject: Re: 2726 W Cortez Condo Quote

Hi - you so do have Cincinnati? I've been chasing them for weeks!!

On May 26, 2022, at 11:30 AM, Michele Tuzik <mtuzik@lrwindsor.com> wrote:

No nothing on my end at all from Erie. I have confirmation the fax did go through—attached.

That is the only one I am waiting on.

I have the State Farm one and the Cincinnati for the D&O.

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201

F: (312) 275-7688

mtuzik@lrwindsor.com

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<[image002.gif](#)>

<[image003.gif](#)>

[m.kadunc@gmail.com](#)

From: Melinda Young <mekadunc@gmail.com>
Sent: Thursday, May 26, 2022 11:24 AM
To: Michele Tuzik <mtuzik@lrwindsor.com>
Cc: m.kadunc@comcast.net
Subject: Re: 2726 W Cortez Condo Quote

Hi! I'm so grateful you faxes know the erie loss run request. I've not received anything and wondered if it came back directly to you. If not I'll reach out today.

Thanks!
Melinda

On May 2, 2022, at 11:06 AM, Michele Tuzik
<mtuzik@lrwindsor.com> wrote:

With Erie? That is odd? They typically don't ask that; but I would say since policy inception to cancellation date. I don't know your inception date with Erie? If they need exact date.

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com

[<image001.gif>](#)

[<image002.gif>](#)

[<image003.gif>](#)

From: Melinda Young <mekadunc@gmail.com>
Sent: Monday, May 2, 2022 10:58 AM
To: Michele Tuzik <mtuzik@lrwindsor.com>
Cc: m.kadunc@comcast.net
Subject: Re: 2726 W Cortez Condo Quote

Hi - they keep asking me what years to get the moss runs for.
What should i tell them?

Thanks!!

On May 2, 2022, at 8:23 AM, Michele Tuzik
<mtuzik@lrwindsor.com> wrote:

Just wanted to touch base; I will need copy of
updated loss runs to re quote this. (From Erie and
current carrier)

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com

<[image001.gif](#)>

<[image002.gif](#)>

<[image003.gif](#)>

From: Melinda Young <mekadunc@gmail.com>
Sent: Wednesday, April 13, 2022 5:18 PM
To: Michele Tuzik <mtuzik@lrwindsor.com>
Cc: m.kadunc@comcast.net
Subject: Re: 2726 W Cortez Condo Quote

No issues outstanding. All damages to the unit and
building have been remediated. Mold was
remediated in 2018. The lawsuits remain
outstanding against Erie Insurance (former HOA
insurance) and the unit 3 owner.

M

On Apr 13, 2022, at 3:33 PM, Michele
Tuzik <mtuzik@lrwindsor.com> wrote:

One quick question; the mold issues
have been rectified with the 6/16/2020;
correct?

Are there any issues in any of the
units/from claims that have not been

units from claims that have not been
corrected/updated/fixed?

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com

[<image001.gif>](#)

[<image002.gif>](#)

[<image003.gif>](#)

From: Michele Tuzik
Sent: Wednesday, April 13, 2022 3:27 PM
To: m.kadunc@comcast.net
Subject: 2726 W Cortez Condo Quote

Let me check back on this on May 1st,
the one new carrier I am working with
looks at claims the last 3 years and there
is one claim that will fall off on 4/21; so I
would like to wait until after this date to
quote this. 😊 I will be in touch!

Thanks,

Michele Tuzik | LR WINDSOR
Account Executive

P: (312) 630-2597 ext 201
F: (312) 275-7688
mtuzik@lrwindsor.com

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<mime-attachment>

State Farm Fire and Casualty Company

CMP Residential Community Association Policy

Printed: May 19, 2021 | New Busn: August 1, 2020 | Ren Busn: October 1, 2020 | Eff. Date: May 19, 2021 New Business

Prepared for

2726 W CORTEZ CONDOMINIUM ASSOCIATION
 2726 W CORTEZ ST
 CHICAGO, Illinois 60622

Prepared by

F244
 Agency: 136426

Phone: (847) 884-4468

Email: MIKE@SHUMAKERSF.COM

Number of locations quoted: 1

Basic Policy Deductible

\$5,000

Liability Property Damage Deductible

None

Policy Coverage

	Amount	Premium
Coverage A - Building(s)	\$1,144,400	\$3,269.00
Coverage B - Business Personal Property	\$0	\$0.00
Coverage C - Loss of Income - 12 Months	Actual Loss Sustained	
Coverage L - Business Liability - Per Occurrence	\$1,000,000	\$350.00
Coverage L - Business Liability - Annual Aggregate	\$2,000,000	
Coverage M - Medical Expenses	\$5,000	

Basic Premium

\$3,619.00

Optional Coverages

	Amount	Premium
Guaranteed Replacement Cost		\$6.00
Interior Building Damage		\$229.00
Ordinance or Law - Loss of Value	Included in Coverage A Limit	\$328.00
Ordinance or Law - Increased Cost and Demolition	10% of Coverage A Limit	\$32.00
Directors and Officers Liability	\$1,000,000 D&O Liability Limit	\$232.00

Credits and Charges which have been applied

Adjustment

Protective Devices : -7% SA Applied to Loc(s) ; -14% FR Applied to Loc(s) 1,

Age of Building - Excl. Aux Structures (Per Location Adjustment)

Claims History Rating

20%

Total Annual Premium

\$4,447.00

Monthly Premium (Service charge not included):

\$370.58

Business Information

Location 1 - 2726 W CORTEZ ST CHICAGO, IL 60622 | Aux Str

Amount: \$1,100,500 | \$43,900

BPP: \$0 | \$0

Territory Zone & Subzone: 44 | 1

Masonry Veneer | Masonry Veneer

Fire/Smoke Central | None

Complex: 1 | Units: 3 | Stat Class: 891

Age of Building: 10 - 14 Yrs | 10 - 14 Yrs

Sprinklers: No | No

This quote contains only a general description of some available coverages and limits with an approximate premium, subject to eligibility. It is not a contract, binder of coverage or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. If you have any questions, please contact my office.

Last Revised Date: August 13, 2020 11:22:26 | Estimate valid until: June 18, 2021

e-CLAS Banner Page

Environment: PRODUCTION

Policy Number: EMO 062 31 62

Effective Date: 07-20-2021

Named Insured: 2726 W CORTEZ STREET HOA

12-385

LR WINDSOR INC
180 W WASHINGTON ST STE 500
CHICAGO, IL 60602-2319

Thank you for placing this coverage with The Cincinnati Insurance Companies!

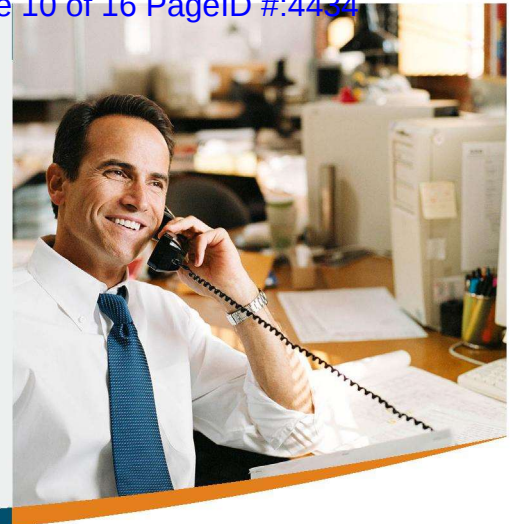
Commission Schedule

Policy Number:	EMO 062 31 62	Effective Date:	07-20-2021
Named Insured:			
	2726 W CORTEZ STREET HOA		
Premium		Commission	
\$1,273 ANNUAL/INST		15%	

The Cincinnati Insurance Companies

Management Liability

TOOLS TO HELP YOU MANAGE RISK



When you purchase Cincinnati's exceptional Pillar™ management liability insurance to protect your organization, you receive access to risk management tools at no additional cost to help you with the complex situations covered by your policy.

Depending on the coverage options you purchase, you may also gain access to services provided by risk management specialists who can answer questions related to managing your community association, employment practices issues, cyber liability exposures or workplace violence. Most of these services are also available at no additional cost.

☐ **Nonprofit Risk Management Portal:** Are you a nonprofit organization looking for expert risk management guidance? Cincinnati's policyholders can register with Nonprofit Risk Management Center, a leader in the risk management space, to help you identify and manage risks that threaten your missions, while empowering you to take bold, mission-advancing steps. Comprehensive risk resources provide practical knowledge on the topics that matter to you, while self assessments lead you – step by step – to building a custom risk management plan. Please visit cinfm.com/nonprofit-risk-resources to register for NRMC services; have your Cincinnati Insurance policy number ready.

☒ **Community Association Helpline:** As a Pillar policyholder, you can call a toll-free helpline, 844-458-9556, for assistance reducing or avoiding a potential wrongful acts loss related to managing your community association. Please have your Pillar Directors & Officers policy number ready before you call. When you place your call, leave a message including your name, complete contact information, policy number and your question or concern. A helpline lawyer will call you back, usually within one business day. Please be advised that each helpline call is limited to one hour. There is no additional charge for using this policyholder helpline.

☒ **Employment Practices Helpline:** Do you have questions about how to handle employment situations? Pillar policyholders whose coverage includes Cincinnati's employment practices liability insurance may call our toll-free Employment Connection helpline, 888-811-3427, for guidance from an attorney prior to making employment-related decisions. We offer eligible policyholders an unlimited number of calls seeking advice on employment policies and procedures.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

- ☐ **Cyber Risk Management Portal:** Cincinnati's cyber policyholders may access eRiskHub, an online portal that provides news, information and tools to help mitigate a breach or hacking event, virus infection or other cyberattack. On eRiskHub, you will find information about privacy laws, compliance and breach response guides including compliance resources, notification letter examples, and credit bureau and government agency notifications. Other data risk management expertise may be engaged to help diagnose and repair virus infections and other common computer problems. Some services offered may extend beyond what the policy covers and include an additional charge. Please visit <https://eriskhub.com/cic> to set up an account using the access code provided with your policy or available from your agent to begin exploring this valuable resource.
- ☒ **Workplace Violence Hotline:** After a covered workplace violence event, Pillar policyholders who have added Cincinnati's optional workplace violence expense coverage to their EPLI policy can receive help to create a response and begin the recovery process. Simply call the toll-free, 24-hour hotline, 877-841-1082. It's monitored by Black Swan Solutions, a business unit of Empathia, Inc., which is an industry-leading crisis support organization. Coverage also reimburses recovery expenses for security, public relations, counselors and lost salaries, wages and business income. While policyholders are not obligated to use Black Swan Solutions, this resource is available if you need them.
- ☐ **Kidnap, Ransom and Extortion:** Success attracts respect, recognition and rewards, yet may leave you vulnerable to kidnapping and extortion attempts. This policy option pays for the vital services of Control Risks Group, a kidnap extortion and crisis management consulting firm. Experts help manage all aspects of the situation, work toward the safe return of the victim and negotiate ransom requests. They also try to identify those responsible, assess the circumstances and search for a motive.

Selecting the right company

With Cincinnati's Pillar management liability coverage, know that you have an exceptional insurance program from a company offering:

- A management team specifically dedicated to keeping your program on the leading edge
- Superior claims service provided by Cincinnati professionals
- High financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises.
- For qualifying accounts, multi-year policy terms are available in most states for many coverages, saving you the added time and expense of annual renewals

Your agent recommending Cincinnati can provide more details, answer questions and add the coverage you need.

Thank you for trusting your agent and Cincinnati to protect your business.



Everything Insurance Should Be®

Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. Best's ratings are under continuous review and subject to change and/or affirmation. To confirm the current rating, please visit www.ambest.com. © 2020 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

NOTICE TO POLICYHOLDERS DIRECT BILL ACCOUNT CREDIT PROCEDURE

This is a notice of how an account credit will be applied to your policy or to all of the policies being billed as single account.

Account Credits

- A.** If your account is comprised of **a single policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied to that policy. If your account does not have a future installment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account. If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
- B.** If your account is comprised of **more than one policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied in the following manner:
- Payments previously applied to your account are deferred.
 - The credit that results from the endorsement or audit is applied to the policy generating the credit.
 - The payments that were deferred are then reapplied to the account in order to satisfy the amount due.
 - Any excess payment that results from the credit is applied proportionately to your policies with a future payment or installment due.
 - If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
 - If your account does not have a future installment or payment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account.

(Does not apply to audit return premium for payors located in New York; Does not apply to premiums due more than 30 days from the date of processing for payors located in New Hampshire. These credits are automatically refunded to the payor)

To request a refund, contact us at:

Mailing Address

The Cincinnati Insurance Company
PO Box 14529
Cincinnati, OH 45250-0529

Toll free phone number

877-942-2455

Electronic mail

CinciBill@cinfin.com

DISCLOSURE OF DIRECT BILL FEES AND CHARGES

NO COVERAGE IS PROVIDED BY THIS DISCLOSURE, nor can it be construed to replace any provision of your policy. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE CAREFULLY for complete information on the coverages provided.

Your insurance premium is being paid directly to us rather than to your insurance agency. We appreciate your prompt payment of the premium. Please note that these fees apply only in the event your payment is late, is returned to us for insufficient funds, or if your policy was previously canceled for nonpayment of premium and has been reinstated at either your or your agents request. We are not required to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of the company.

Not all fees are applicable in all states. The types of fees are listed below. Following the description of each fee, we list the states where the fee applies and the amount of the fee. Fees are not levied in KY, MD, MT and NC.

Non-Sufficient Funds (NSF) Charge: The first time a premium payment is returned due to Non-Sufficient Funds (NSF), the premium due is the installment amount. For each succeeding return of payment while continuously insured with The Cincinnati Insurance Companies, a charge is added to your next account statement. The amount of the charge is determined by the fees filed with and approved by the state where the payor of your account is located.

\$10 AK, FL, NJ, RI, and SC;

\$15 MA;

\$20 NY; and

\$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI, WV and WY.

Reinstatement Charge: The first time your account is reinstated for nonpayment of premium, the premium due is the installment amount. For each succeeding reinstatement due to nonpayment of premium while continuously insured with The Cincinnati Insurance Companies, a charge is added to your next account statement. The amount of the charge is determined by the fees filed with and approved by the state where the payor of your account is located.

\$10 AK, RI, and SC;

\$15 MA;

\$20 NY; and

\$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA and WY.

Late Charge: A charge is added to your next account statement each time your payment is received and processed after the due date as shown on the account statement. This fee will not apply to Electronic Funds Transfer (EFT). The amount of the charge is determined by the fees filed with and approved by the state where the payor of your account is located.

\$10 AK, FL, RI, and SC;

\$15 MA; and

\$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY.



The Cincinnati Insurance Company

A Stock Insurance Company

Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141

Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496

www.cinfin.com ■ 513-870-2000

PILLAR COMMON POLICY DECLARATIONS

Billing Method: **DIRECT BILL**

Policy Number: **EMO 062 31 62**

Named Insured: **2726 W CORTEZ STREET HOA**

Mailing Address: **2726 W CORTEZ ST # 1
CHICAGO, IL 60622-3419**

Principal Address: **2726 W CORTEZ ST # 1
CHICAGO, IL 60622-3419**

Previous Policy Number: **NEW**

Policy Period: (At 12:01 AM standard time at your principal address shown above.)

FROM: 07-20-2021

TO: 07-20-2024

Agency: **LR WINDSOR INC 12-385**
City, State: **CHICAGO, IL**

Shared Annual Aggregate Limit of Liability: **1,000,000**

Applicable to all **claims** under the following liability coverage parts:

COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY COVERAGE

EMPLOYMENT PRACTICES LIABILITY COVERAGE

In return for the payment of the premium and subject to all the terms and conditions of this policy, we agree with you to provide the insurance as stated in this policy.

Forms applicable to all coverage parts:

ML400 01/16 SUMMARY OF PREMIUMS CHARGED

ML101 01/20 GENERAL PROVISIONS

IA4234 01/15 POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE

ML458	01/16	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
ML487IL	01/18	ILLINOIS CHANGES - PILLAR POLICY PROGRAM
ML488IL	03/16	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
IA4427	02/13	NOTICE OF LOSS CONTROL SERVICES
IA4433IL	03/17	IMPORTANT POLICYHOLDERS NOTICE - ILLINOIS
IA4486	03/17	NOTICE OF LOSS CONTROL SERVICES- COMMUNITY ASSOCIATIONS
IA4521	03/20	NOTICE OF PRIVACY PRACTICES
IP409IL	01/91	IMPORTANT INFORMATION TO POLICYHOLDERS ILLINOIS
IP446	08/01	NOTICE TO POLICYHOLDERS
IA4338	05/11	SIGNATURE ENDORSEMENT
ML303	01/18	SPECIFIC CLAIMANT EXCLUSION

Coverage part declarations:

ML506	01/16	COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY COVERAGE PART DECLARATIONS
ML512	01/16	EMPLOYMENT PRACTICES LIABILITY COVERAGE PART DECLARATIONS
